

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Scott D Coots
Amber B Coots
Debtors

Case No. 14-02219-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 3180W

Page 1 of 3
Total Noticed: 51

Date Rcvd: Oct 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 10, 2019.

db/jdb
cr +Scott D Coots, Amber B Coots, 209 Thrush Drive, Hummelstown, PA 17036-8835
+Capital One Auto Finance, a division of Capital On, C/O Schiller, Knapp, Lefkowitz & Hertz, 950 New Loudon Rd, P.O. Box 201347, Latham, NY 12110-2182
cr +Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
cr +Ocwen Loan Servicing, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
4488480 Bur Acct. Mgm, Bureau of Account, Camp Hill, PA 17011
4524347 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4488487 EOS CCA, PO Box 439, Norwell, MA 02061-0439
4488490 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focused Recovery Solutions, 9701 Metropolitan Ct., Richmond, VA 23236)
4488494 +MS Hershey Medical Center, Billing Services, PO Box 854, Hershey, PA 17033-0854
4488495 +MSHMC Physicians Group, PO Box 854, Hershey, PA 17033-0854
4498043 +Nelnet on behalf of NJHESAA, New Jersey Higher Ed Student Asst Auth, 4 Quakerbridge Plaza PO Box 548, Trenton NJ 08625-0548
4949963 New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
4575848 Ocwen Loan Servicing, P.O. Box 79135, Phoenix, AZ 85062-9135
4488497 +Ocwen Loan Servicing LLC, P.O. Box 24738, West Palm Beach, FL 33416-4738
4603508 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605
4739175 #Residential Credit Solutions, Inc., P.O. Box 163229, Fort Worth, TX 76161-3229
4739176 #Residential Credit Solutions, Inc., P.O. Box 163229, Fort Worth, TX 76161-3229, Residential Credit Solutions, Inc., P.O. Box 163229, Fort Worth, TX 76161-3229
4488500 +Stern & Eisenberg PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: AISACG.COM Oct 08 2019 23:03:00 Capital One Auto Finance c/o AIS Portfolio Service, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr EDI: AISACG.COM Oct 08 2019 23:03:00 Capital One Auto Finance c/o AIS Portfolio Service, P.O. BOX 4360, Houston, TX 77210-4360
4488481 +EDI: RESURGENT.COM Oct 08 2019 23:03:00 CACH, LLC, 4340 S. Monaco Street, Denver, CO 80237-3485
4488481 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 08 2019 19:21:18 CACH, LLC, 4340 S. Monaco Street, Denver, CO 80237-3485
4488482 EDI: CAPITALONE.COM Oct 08 2019 23:03:00 Cap One, P.O. Box 85520, Richmond, VA 23285
4604695 +EDI: AISACG.COM Oct 08 2019 23:03:00 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
4488483 +EDI: CAPONEAUTO.COM Oct 08 2019 23:03:00 Capital One Auto Finance, P.O. Box 60511, City of Industry, CA 91716-0511
4505571 +EDI: AIS.COM Oct 08 2019 23:03:00 Capital One Auto Finance c/o AIS, Portfolio Services, LP, fka AIS Date, Services, dba Ascension Capital Group, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
4527088 EDI: CAPITALONE.COM Oct 08 2019 23:03:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4489569 +E-mail/Text: bankruptcy@cavps.com Oct 08 2019 19:06:36 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4488484 +EDI: CHASE.COM Oct 08 2019 23:03:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
4488485 +E-mail/Text: compliance@chaserec.com Oct 08 2019 19:06:41 Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
4488488 +EDI: CITICORP.COM Oct 08 2019 23:03:00 Exxmbllciti, PO Box 6497, Sioux Falls, SD 57117-6497
4488489 +EDI: AMINFOFP.COM Oct 08 2019 23:03:00 First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868
4488491 +EDI: IIC9.COM Oct 08 2019 23:03:00 IC Systems Inc., PO Box 64378, Saint Paul, MN 55164-0378
4499884 EDI: JEFFERSONCAP.COM Oct 08 2019 23:03:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4488492 +EDI: LTDFINANCIAL.COM Oct 08 2019 23:03:00 LTD Financial Services LP, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
4488493 +EDI: MID8.COM Oct 08 2019 23:03:00 Midland Funding LLC, 8875 Aero Drive, San Diego, CA 92123-2255
4548100 EDI: NAVIENTFKASMDOE.COM Oct 08 2019 23:03:00 Navient Solutions Inc on behalf of the, Department of Education, Navient Solutions, Inc, Department of Education Loan Services, P O Box 9635, Wilkes Barre, PA 18773-9635
4488496 +E-mail/Text: electronicbkydocs@nelnet.net Oct 08 2019 19:06:35 Nelnet Inc., P.O. Box 2970, Omaha, NE 68103-2970
4498279 EDI: PRA.COM Oct 08 2019 23:03:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4545747 +EDI: RESURGENT.COM Oct 08 2019 23:03:00 PYOD, LLC its successors and assigns as assignee, of Sears National Bank, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

4545747 +E-mail/PDF: resurgentbkn notifications@resurgent.com Oct 08 2019 19:20:56 PYOD, LLC its successors and assigns as assignee, of Sears National Bank, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

4545746 +EDI: RESURGENT.COM Oct 08 2019 23:03:00 PYOD, LLC its successors and assigns as assignee, of NCO Portfolio Management, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

4545746 +E-mail/PDF: resurgentbkn notifications@resurgent.com Oct 08 2019 19:20:56 PYOD, LLC its successors and assigns as assignee, of NCO Portfolio Management, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

4488498 +EDI: PRA.COM Oct 08 2019 23:03:00 Portfolio Recovery&affil, 120 Corporate Blvd. Suite 1, Norfolk, VA 23502-4952

4508584 +E-mail/Text: csidl@sbcglobal.net Oct 08 2019 19:06:37 Premier Bankcard/ Charter, P.O. Box 2208, Vacaville, CA 95696-8208

4493178 EDI: Q3G.COM Oct 08 2019 23:03:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

4493179 EDI: Q3G.COM Oct 08 2019 23:03:00 Quantum3 Group LLC as agent for, Pluto Marketing Inc, PO Box 788, Kirkland, WA 98083-0788

4488499 EDI: NAVIENTFKASMSERV.COM Oct 08 2019 23:03:00 Sallie Mae, PO Box 9500, Wilkes Barre, PA 18773-9500

4488501 +EDI: CITICORP.COM Oct 08 2019 23:03:00 Thd/cbna, P.O. Box 6497, Sioux Falls, SD 57117-6497

4488502 +EDI: ECMC.COM Oct 08 2019 23:03:00 US Department of Education, PO Box 5609, Greenville, TX 75403-5609

4488505 +EDI: WFNNB.COM Oct 08 2019 23:03:00 WFNNB/New York & Co., PO Box 182122, Columbus, OH 43218-2122

4488504 +EDI: WFFC.COM Oct 08 2019 23:03:00 Wfds/wds, PO Box 1697, Winterville, NC 28590-1697

4488506 +EDI: WFNNB.COM Oct 08 2019 23:03:00 Wfnnb/valucityroomstod, P.O. Box 182789, Columbus, OH 43218-2789

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4949964 New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing

cr* +Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347

4488503* +US Dept. of Education, P.O. Box 5609, Greenville, TX 75403-5609

4488486 ##+Commercial Acceptance Co, 4807 Jonestown Road, Ste 247, Harrisburg, PA 17109-1744

TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2019 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Residential Credit Solutions, Inc.
ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com
Charles J DeHart, III (Trustee) TWecl@pamd13trustee.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Leslie J Rase on behalf of Creditor Ocwen Loan Servicing, LLC pabk@logs.com, lerase@logs.com
Martin A Mooney on behalf of Creditor Capital One Auto Finance, a division of Capital One,
N.A. kcollins@schillerknapp.com, acarmany@schillerknapp.com;bfisher@schillerknapp.com
Martin A Mooney on behalf of Creditor Capital One Auto Finance kcollins@schillerknapp.com,
acarmany@schillerknapp.com;bfisher@schillerknapp.com
Paul Donald Murphy-Ahles on behalf of Debtor 1 Scott D Coots pmurphy@dplglaw.com,
kgreene@dplglaw.com
Paul Donald Murphy-Ahles on behalf of Debtor 2 Amber B Coots pmurphy@dplglaw.com,
kgreene@dplglaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 **Scott D Coots**
First Name Middle Name Last Name

Debtor 2 **Amber B Coots**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:14-bk-02219-HWV**

Social Security number or ITIN **xxx-xx-4821**
EIN --

Social Security number or ITIN **xxx-xx-3456**
EIN --

Order of Discharge

12/18

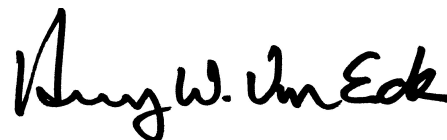
IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott D Coots

Amber B Coots

10/8/19

By the
court:



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.